



*Serving Those With Special  
Health Care Needs*

## **Member / Caregiver Handbook**

*Thanks for Choosing Capstone Health Plan!*

**CAPSTONE HEALTH PLAN, INC.**

914 N. San Francisco St., Suite A  
Flagstaff, AZ 86001

Hours: 8:00 a.m. to 5:00 p.m.  
Monday – Friday  
(928) 779-2113 or (800) 336-3874  
(After Hour Pager Available)

Capstone Health Plan Inc. is a <i>not for profit</i> organization committed to providing services under the Arizona Long Term Care System (ALTCS). Services funded in part by the State of Arizona.
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Revised 2006

Personal Information For: \_\_\_\_\_

Capstone Health Plan ID Number: \_\_\_\_\_

PCP's Name: \_\_\_\_\_

PCP's Phone Number & Address: \_\_\_\_\_

Local Pharmacy: \_\_\_\_\_

DES/DDD Support Coordinator Name & Phone #: \_\_\_\_\_

\_\_\_\_\_

Children's Rehabilitative Services (CRS): \_\_\_\_\_

RBHA/NARBHA Clinic (Behavioral/Mental Health Benefits Only): \_\_\_\_\_

\_\_\_\_\_

Other Health Care Providers, Specialists, Facilities: \_\_\_\_\_

Provider Name: \_\_\_\_\_

Address & Telephone #: \_\_\_\_\_

Provider Name: \_\_\_\_\_

Address & Telephone #: \_\_\_\_\_

Provider Name: \_\_\_\_\_

Telephone #: \_\_\_\_\_

**Medicare and/or Other Insurance Information:** \_\_\_\_\_

Company Name: \_\_\_\_\_

Policy Holder: \_\_\_\_\_

Policy Number: \_\_\_\_\_

Group Number: \_\_\_\_\_

Effective Date: \_\_\_\_\_

## TABLE OF CONTENTS ~ BY PAGE

<b><i>Table of Contents by Alphabetical Order</i></b> .....	<b>44</b>
Personal Information.....	2
Introduction.....	4
Cultural Competency .....	4 & 9
Interpretation Services .....	4
Member Services .....	5
DDD/ALTCS? .....	5
Terms & Definitions .....	6-8
Member/Caregiver Rights & Responsibilities .....	9-11
Denials, Suspensions or Termination of Services.....	10
Concerns, How to Report Them .....	10
Change of Address, Telephone Number, Births or Deaths.....	11
ID Card .....	12
Primary Care Provider (PCP).....	12-14
Appointments, Making Them .....	14-16
Appointments with Specialists.....	15
Service Area.....	17
Out-of-Area Coverage .....	17
Traveling Out of Area.....	17
Covered Services .....	18
Emergency & Urgent Care.....	19-20
Behavioral Health Services.....	20-21
Children’s Rehabilitative Services (CRS).....	22
Children’s Preventative Services .....	23
Dental Services .....	24
Vision Services .....	25
Family Planning.....	26
Pregnancy Care .....	26
Women’s Health .....	27
Pharmacy Services .....	28-31
Medicare Prescription Information .....	28
Prescription Notes & Record Sheet .....	29
Pharmacy Reimbursement Form (ok to copy) .....	30
Preventative Medicine for Adults .....	32
Transportation, Reimbursement Program .....	33-35
Transportation, Reimbursement Request Form (ok to copy).....	36
Non-Covered Services .....	37
Appeals & Complaints .....	38-39
Fraud .....	39
Medicare & Other Insurance.....	40
Advance Directives.....	41-42
Changing Your Health Care Plan.....	42
Notes to Remember .....	43

## Introducing: Capstone Health Plan

Thanks for choosing Capstone Health Plan, Inc. We are loyal to serving those who live throughout Northern Arizona, who have special healthcare needs. That is who we are. That is what we do. We have been in business since 1982 and have a group of health care providers who give great care and service to all of our members.

Capstone is a non-profit healthcare plan that works with DDD/ALTCS. We help to oversee the medical benefits & services you can get. We work with a group of healthcare professionals like doctors, hospitals, governmental agencies and other healthcare companies throughout five rural Arizona counties, Phoenix and Tucson. We help you with the tools you need so you can get good, careful, and cost-effective health care. Capstone Health Plan is located in Flagstaff, Arizona, supported in part by the state of Arizona and follows AHCCCS rules.

**Extra! Extra! Read All About It!!!**



**Member Handbook Tells All!**

- How to get healthcare services
- Your rights and responsibilities as a member, or caregiver of a member
- How to get help with your appointments
- Tips to staying healthy
- And much more . . .

As your healthcare plan, we want to help you take charge of your health. You can do this by learning how to take care of yourself and/or the Capstone member in your family. We will help you by sending healthcare benefit & service reminders, member newsletters and surveys. We look forward to hearing from you when you have questions, complaints, suggestions and compliments!

We have a friendly and caring staff to help you. Our employees have over 30 years combined experience in serving special needs people. We are happy you chose Capstone to be your healthcare plan. It is an honor to serve you.

## Cultural Competency & Interpretation Services:

At Capstone, we care about you. We appreciate cultural differences and enjoy the diversity that comes with it. Cultural beliefs about cause, prevention and treatment of illness are unique in each culture. We believe in respecting your cultural values.

Capstone understands the need for open communication. We want to meet your needs in a way that will recognize your culture and beliefs about healthcare in a language you can understand.

Non-English speaking members can call Member Services for **Language Line Interpretation Services**. We want you to understand your healthcare plan and the directions you get from your doctor. If your doctor does not speak your language, you may use an interpreter ***free of charge***. Call Member Services or ask your doctor to call for you while you are in the office or before your appointment. We can easily get a Language Line Interpreter on the phone.



## Member Services

Your Member Services Representative can answer many of your questions. Please call during regular business hours. 8:00 a.m. to 5:00 p.m., Monday through Friday. If it is after hours and your question cannot wait please call the emergency pager. You will get this number when you call our office after hours.

### Member Services



**Key to Capstone!**

8:00 a.m. to 5:00 p.m.  
Monday – Friday  
(928) 779-2113 or (800) 336-3874  
*(After Hours Pager Available)*



## What is DD/ALTCS?

The Arizona Department of Economic Security, Division of Developmental Disabilities (DES/DDD) is in charge of over seeing the health benefits for developmentally disabled persons. This program is part of the Arizona Long Term Care System (ALTCS) managed by the Arizona Health Care Cost Containment System Administration (AHCCCSA).

## How Does DD/ALTCS Work?



DD/ALTCS deals with health care plans, such as Capstone to manage the medical benefits for its members. Capstone Health Plan deals with doctors, nurses, hospitals and other health care professionals who care for you; our members. Once you became eligible for DD/ALTCS, either you chose Capstone or DES/DDD assigned you to us.

### **IMPORTANT!!**

Capstone Health Plan is sub-contracted by DES/DDD to manage DD/ALTCS healthcare benefits in your county. To keep getting Capstone services, you will need to stay enrolled in DD/ALTCS.

**Your eligibility for ALTCS is reviewed one time each year by your local ALTCS office. It is important that you answer all letters about your ALTCS eligibility and stay in touch with your DES/DDD support coordinator.**

**Capstone can serve only those members who stay eligible for DD/ALTCS.  
STAY ELIGIBLE! AND THANKS FOR CHOOSING CAPSTONE!**



## Terms and Definitions

**Action:** A service you are currently getting is at risk of discontinuation, reduction or suspension, based upon medically necessary information. Denial of payment for a service, or denial or limited authorization of a newly requested service:

**Acute Symptoms:** Gradual development or sudden feelings suggesting you are becoming sick, such as fever, cough, shortness of breath, pain, etc.

**Acute Facility:** Facilities giving both inpatient and outpatient care for scheduled or emergency care. This term typically refers to general hospitals.

**Advance Directives:** Legal documents designed to protect your health care decisions in the event you become unable to communicate them yourself.

**AHCCCS:** Arizona Health Care Cost Containment System

**ALTCS:** Arizona Long Term Care System

**Appeal:** If you are unhappy with a decision that Capstone Health Plan has made you may file an “appeal” asking that the decision be reviewed again.

**Auto Assign:** You have 10 days from the date of eligibility to choose a PCP. If you do not choose, Capstone DES-DDD will choose for you. The PCP assignment will also be an auto assignment.

**Chronic:** Long periods of unresolved problems, relating to health care issues.

**Claim:** A form the billing department of the medical facility sends to Capstone for payment of your bill.

**CRS:** Children Rehabilitative Services

**Co-payment:** Small dollar amount Medicare pays for prescription drugs. All other Capstone members have no co-payment responsibilities.

**Cultural Competency:** Ability to include cultural awareness and appreciation of customs, values and beliefs relating to health care services.

**DDD:** Division of Developmental Disabilities

**DDS:** Dentist, doctor of dentistry

**DES:** Department of Economic Security

**Deductible:** A flat rate dollar amount for services provided. You have no deductible with Capstone.

**DME:** Durable Medical Equipment

**DO:** Doctor of Osteopathy

**Emergency Condition:** A condition that comes on suddenly and is so severe that medical care is required immediately to save your life or prevent serious consequences.

**EOB:** Explanation of Benefits: A form you get from your other insurance showing the part of the bill they paid or denied with an explanation.

**EPSDT:** Early and Periodic Screening, Diagnosis and Treatment for ages 0-21

**Formulary:** List of Pre-Approved Drugs

**FP:** Family Practice

**Grievance:** An informal way of solving member ~ caregiver complaints resolved

**ID Card:** An identification card (ID) you get when you become a Capstone member. This card has your Capstone ID “A” number. Present it at all medical appointments and hospital stays. If you do not give this information you may have to pay the bill. Duplicates are available upon request; just call.

**IM:** Internal Medicine

**MD:** Medical Doctor

**Medically Necessary:** A service that is necessary and appropriate to meet a defined medical need.

**NARBHA:** Northern Arizona Regional Behavioral Health Authority

**New Member Packet:** The packet of information you get when you become a Capstone member; includes an ID card.

**Non-Emergent Conditions:** Conditions that may require an urgent appointment with your PCP or a visit to an urgent care center (not the Emergency Department) include: Cold symptoms, sore throats, cough, earaches, minor cuts or burns, back or ankle strains, or rash.

**Non-Formulary:** Drugs that are not on the Formulary and need prior authorization

**Notice of Action:** If Capstone decides not to authorize a requested service, you will get a letter called a “Notice of Action”.

**NP:** Nurse Practitioner

**PA:** Physician’s Assistant

**Plan B:** Plan B is a form of the Morning After Pill. This is Capstone’s preferred emergency contraception treatment. It is a covered medication listed on the Formulary (list of covered medicines). You must have a prescription from your doctor, but do not need prior authorization.

**PCP:** Primary Care Provider

**PT:** Physical Therapy

**RBHA:** Regional Behavioral Health Authority

**Rx:** Prescription

**Sub-Acute Facility:** Facilities providing care for treatment of an acute illnesses and/or injuries. This term typically refers to rehabilitation centers and nursing homes.

**Support Coordinator:** An employee of DES/DDD, who helps you get your member needs met. Call DES/DDD to find out who your support coordinator is.

**TPL:** Third Party Liability (Medicare and other private or commercial insurance)



### ***Did You Know?***

#### ***Allergies***

- ! Allergies affect nearly 50 million children and adults.
- ! Allergies are the 5<sup>th</sup> leading cause of chronic disease
- ! About 10 million Americans are allergic to cats.

#### ***Cholesterol***

- ! Some people do not know they have high cholesterol until they have a heart attack.
- ! Cholesterol is made by the liver.
- ! There is no cholesterol in fruits and vegetables.
- ! Everyone older than 20 should have cholesterol levels checked at least every 5 years.

#### ***Arthritis***

- ! Women are more likely to have arthritis than men.
- ! Arthritis is the leading cause of disability in the U.S.
- ! Being overweight can worsen joint pain.
- ! There are more than a 100 types of arthritis.
- ! 49 million Americans suffer from arthritis.
- ! 21 million Americans have chronic joint pain.
- ! 41 million people over 65 will have arthritis or chronic joint symptoms by 2030.

*"Individual commitment to a group effort ~*

*That is what makes  
a team work,  
a company work,  
a society work,  
a civilization work."*

*~ Vince Lombardi*



### **Watch & Enjoy**

*"There is a lot of people who spend so much time watching their health, they haven't got time to enjoy it!"*

*~ Josh Billings*





## Member Rights & Responsibilities

### ***Member Rights:***

#### ***Rights ~ Respect & Dignity***

- You have the right to get covered services without concern about race, ethnicity, national origin, religion, gender, age, mental or physical disability, sexual orientation, genetic information, the ability to pay or the ability to speak English.
- You have the right to receive quality medical services that support your personal beliefs, medical condition, and background in a language you understand.
- If you do not speak English, we have a service to help us help you get the medical services you need.

**Capstone is committed to culture, cultural values, beliefs and customs concerning your health care.**

*If man is to survive, he will have learned to take a delight in the essential differences between men and between cultures. He will learn that differences in ideas and attitudes are a delight, part of life's exciting variety, not something to fear.*

*~ Susan Sackett*

#### ***Rights ~ Information Available to You***

- The name of your PCP and/or case manager
- A copy of your medical records (as allowed by law)
- Services, providers, and your rights & responsibilities
- How Capstone pays providers, controls cost and uses services, general appeal results, summary of member survey results and the health plan's financial status.
- Treatment choices and health care benefits with pro's & con's of each choice.
- Advance directives and information on how to have medical decisions made for you if you are not able to make them yourself.
- If your services change or if your PCP stops participating with the health plan.

#### ***Rights ~ Treatment Decisions***

- Choose a Health Plan PCP and change your PCP when needed.
- Talk with your PCP, get information about your condition so you and/or your family understand and can help make decisions about your health care.
- You can be informed about which procedures you will have and who will do them.
- You can decide who you want to be there for treatments and exams.
- You can have a female in the room for breast and pelvic exams.
- You can say no to treatment, services or PCPs and be told what may happen if you do not have the treatment. ***Your eligibility or medical coverage does not depend on your agreement to follow a treatment plan.***
- We will let you know when health care services your PCP requests are suspended, reduced, terminated, or denied in writing. You must follow the instructions in your notification letter if you do not agree and want to appeal the decision.



### **Capstone Key**

#### ***To Denials, Suspensions or Termination of Services***

1. If you have questions and want to appeal the decision, follow the directions in your letter or call Member Services.
2. We will let you know when a service is changed or denied.
3. See Member Appeals and Complaints for details.

#### ***Rights ~ Emergency Care and Specialty Services***

- You can get emergency health care services without the approval from your PCP or Capstone Health Plan when you have a true medical emergency.
- You can see a specialist (with approved referrals).
- You can refuse care from a doctor you were referred to and ask for a different doctor or for a second opinion.

#### ***Rights ~ Reporting Your Concerns to Capstone Health Plan***

- Let Capstone know about any complaints or issues you have with your health care services.
- You can give Capstone suggestions on changes to policies and services.



#### ***Did You Know?***

- ! 60 million Americans have heartburn/Acid Reflux symptoms each month.
- ! Acid Reflux affects 5-7% of the population.
- ! Heartburn happening more than 2 times a week may be Acid Reflux.
- ! An upper endoscopy procedure can help identify the cause of heartburn.
- ! You may find relief with a high-fiber, low-fat diet and exercise.
- ! Avoid smoking and a salty diet; these can cause heartburn.
- ! Your PCP needs to know about Chronic Heartburn & Acid Reflux.

"Never hurry.

Take plenty of exercise.

Always be cheerful.



Take all the sleep you need.



You may expect to be well."

*~ James Freeman Clarke*



## Member Rights & Responsibilities

### *Member Responsibilities*

#### *Responsibilities ~ Respect*

- Treat Capstone staff with respect and dignity.
- Treat your PCP, doctors, dentist and their staff with respect and dignity.
- Schedule appointments during office hours whenever possible instead of using urgent care facilities and/or emergency rooms.
- Arrive to scheduled appointments on time.
- Give 24-hour cancellation notice when possible.

#### *Responsibilities ~Information*

- Read your member handbook and all Capstone communication sent to you.
- Know the name of your PCP.
- Give information needed by professional staff giving services to you.
- Bring your ID card to each appointment.
- Bring shot records to every appointment for children 18 years of age and younger.
- Sign a Medical Release Form when changing PCP's. Schedule a "get-to-know-you" appointment as soon as you can.

#### *Responsibilities ~Following Instructions*

- Read this handbook.
- Follow the instructions you and your PCP have agreed to. Ask what can happen if you choose not to follow these instructions.

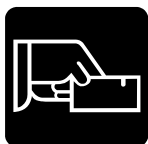


***Report any changes to Capstone Member Services or your DES/DDD Support Coordinator.***

- ☒ Marriage
- ☒ Divorce
- ☒ Guardianship
- ☒ Birth
- ☒ Death
- ☒ Moving to a new address
- ☒ Moving to a new county or state
- ☒ Phone Number
- ☒ Adoption
- ☒ Medicare or Other Insurance Coverage
- ☒ Foster Care / CMDP
- ☒ Your Membership ID Card

***"A single event can wake up within us a stranger totally unknown to us."***

***~ Antoine De Saint-Exupery  
1900-1944  
French aviator & writer***



## Your Membership ID Card

You will get your Identification Card (ID) from Capstone with your new member packet upon enrollment. After you get it, please be sure to read it carefully. Make sure there are no mistakes. Please call us if there are corrections. If your card gets lost or stolen you can get another one. Just call Member Services.

You must use your Capstone ID card **every time** you visit your doctor, the hospital, a pharmacy or any other health care provider! You could get a bill if you do not show your ID card.

Never let other people use your ID card. If you do lend the card to someone else, you may lose your eligibility with DD/ALTCS and legal action may be taken against you.



## Your Primary Care Provider (PCP)

You get to choose your own, PCP!

Do not wait until you get sick! Make an appointment as soon as you can. This will make you an ***established patient***. This will make it easier for you to see your doctor when you get sick. Your health care is important to us. Capstone's doctors are chosen very carefully. They must meet strict guidelines. Because your provider helps you with your health care services, we regularly check the care your (PCP) gives you. Some of this care includes, but is not limited to:

- ☒ Arranging medical care you need
- ☒ Giving you regular checkups
- ☒ Treating you when you are ill
- ☒ Ordering laboratory work, X-rays or other tests when needed
- ☒ Writing prescriptions for medicines and durable medical equipment (DME)
- ☒ Referring you to a specialist
- ☒ Putting you in the hospital if needed

### **PCP TALK**

#### **THINGS TO TALK TO YOUR PCP ABOUT:**

1. Lifestyle Changes
2. Extreme Weight Loss or Gain
3. Headaches
4. Trouble falling/and or staying asleep
5. Exercise Programs
6. Diet Details
7. Stress Related Issues

*"Tragedy had its compensations.  
Once the worst misfortune  
occurred, one never worried  
about the minor ones."*

*~ Mildred Davis*



## Choosing Your PCP

We advise you to choose your own PCP. Choose from the list in your Provider Directory. This was sent to you in your new member packet. Call Member Services and let us know your choice. If you do not choose within 10 days of your enrollment date, Capstone must auto-assign a PCP to you. You will be sent the name and address of your new PCP. If you are not happy with our choice, you can choose another PCP by calling Member Services.



### **Choose, Change & Lose**

1. *You can choose your PCP.*
2. *You can change your PCP.*
3. *Your PCP can choose you.*

*You run the risk of losing your PCP if:*

1. *You choose not to cancel appointments within 24 hours.*
2. *You have multiple "no shows" for scheduled appointments.*
3. *Your behavior is such that it makes the PCP and/or his/her staff feel they are in danger.*

See your PCP for regular check-ups. Keep your appointments. If you cannot keep your appointment, cancel it and make another one.

#### **NOTE:**

If you have a problem with your PCP, please talk to him/her about your concerns. Call Member Services for help.

My PCP Is \_\_\_\_\_

Phone Number: \_\_\_\_\_

Fax Number: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



## Changing Your PCP



If your relationship with your PCP is not a good one you can let us know and we will help you choose another PCP. You cannot change your PCP more than once a month or more than 3 times a year. Call Capstone Member Services for help.

Before changing, try talking to your PCP. You and your PCP might be able to solve the problem without your having to start all over with someone else. If this does not work, please call Member Services.

### ***Some reasons why you may need to change PCPs:***

- ♠ *You do not feel comfortable talking to your PCP.*
- ♠ *You do not understand what your PCP says*
  - ♠ *Your PCP's office is too far away.*

### **Advise From Your Health Care Plan:**

***If possible, it is best not to interrupt your care and to stay with your PCP.***



## Making Appointments

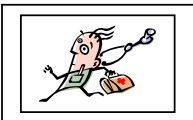
Just call your PCP's office and make an appointment. With Capstone there are no co-payments or deductibles. Show your Capstone Membership ID Card at every medical appointment. If you do not let your provider know that you are a Capstone member you could get a bill for the services.

### ***Appointment Examples***

There are 3 different types of doctor/dentist appointments that you may need:

- 1. Same Day** – You need to be seen today. Same day appointments are for when you have a condition that is not an emergency but need to be seen right away. Some examples are shortness of breath, infected tooth, high fever, earache.
- 2. Urgent** – You need to be seen within 1 to 3 days of your call. Some examples are sore throat, rash, constipation, mild nausea and vomiting, the flu or a cough that will not go away. For urgent appointments, you can expect to be seen by:
  - Your PCP within 2 days, or
  - A specialist or dentist within 3 days
- 3. Routine** – You can wait 3 to 5 weeks from the day you call to be seen. An example of a Routine Appointment is your annual check-up. For routine appointments, you can expect an appointment by:
  - Your PCP within 21 days,
  - A specialist within 30 days, or
  - A dentist within 45 days.

***If you cannot get an appointment during these periods, please call Member Services.***



### ***Getting To Know Your Provider ~ Ask Your PCP:***

1. What are your hours?
2. Do you see patients on weekends and/or at night?
3. Do you make house calls?
4. Will you talk about problems with me over the phone?
5. Is there anyone else who works with you that can help me?
6. Whom should I contact after hours if I have an urgent situation?
7. How long do I have to wait for an appointment?

### **Appointments with Specialists ~ Referrals & Prior Authorization**

**Please!** Do not make an appointment with a specialist until you know that the referral has been approved. ***You may be responsible for the bill!***



Your PCP may refer you to a specialist for care; however, he/she must make a referral through Capstone for the review and approval process for these services. If approved, Capstone will cover the services. This is the prior authorization process.



Capstone will only approve services that are medically necessary and/or emergent. Referrals will only be allowed to health care professionals who are registered with AHCCCS and have an AHCCCS Provider ID number.

***NOTE: Capstone does not cover these types of specialty services:***

#### **Behavioral Health**

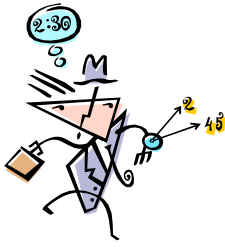
Specialty services must be received through the Regional Behavioral Health Authority system:

(928) 774-2070 or (800) 640-2123

#### **CRS**

Specialty care for CRS eligible members, age 0-21, must enroll in the CRS program.

Contact your PCP or Capstone's Health Services Director to check the status of a referral or for CRS contact information.



## Canceling Appointments

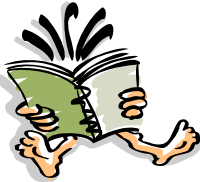
If you must cancel an appointment, let your PCP know as soon as you can that you will not make it. Try to do this within 24 hours. This will give the doctor time for another patient. Re-schedule your appointment at a time that is good for you both.



**PLEASE!**



**Keep Your Appointments or Give a 24-Hour Cancellation Notice!  
You risk losing your PCP if you do not call to cancel your appointments!**



## Common PCP Questions

Q. How do I get a PCP?

A. Choose from the list of providers found in the Provider Directory you get when you enroll or call Member Services.

Q. Can I change my PCP?

A. Yes, please contact Member Services.

Q. How do I cancel appointments?

A. Call your PCP's office as soon as you know you will not be able to make it. A 24-hour notice is expected and appreciated.

Q. What about co-payments & deductibles?

A. There are no co-payments or deductibles for Capstone members.

Q. What if I get a bill from my doctor?

A. Don't pay the bill. Call the provider and give them your Capstone information.

**If you keep getting bills, please call Member Services.**



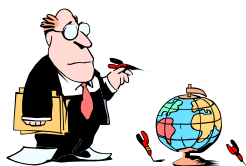
**WARNING!**

### **You Could Get A Bill If:**

- \$ Services are not covered or not approved by Capstone.
- \$ Emergency Department services for non-emergent conditions.
- \$ Non-emergency services received out of state.
- \$ The out-of-state facility refuses to get a one-time-only Arizona AHCCC ID number for billing purposes.
- \$ Services where your primary insurance paid and you did not forward the money to the provider.



## Your Service Area and Out-of-Area Coverage



It is best if you get all of your health care in your local area. This allows your providers to communicate and coordinate your care more easily. Capstone will authorize medically necessary services if you need to see a specialist outside of your local area.

Capstone may approve health care services that are only available outside of your service area (away from where you live). If this happens, we may pay for your transportation, lodging, and some meal costs. Authorization for lodging and specialty services outside of CRS needs approval in advance. If necessary Specialty services are not available in the state of Arizona, Capstone may pay for services outside of the state of Arizona. Please call Member Services before your leave on your trip. We may be able to help you make arrangements.

If you become ill while in another state, Capstone Health Plan will pay for emergency services only. Contact your PCP if you have an urgent medical need out of your local area. Your PCP may be able to take care of the problem over the phone or you may be referred to an urgent care center. See the Emergency & Urgent Care section of this manual for details.

### **TRAVEL WARNING!**



**FOLLOW UP CARE WHILE YOU ARE AWAY, WILL NOT BE A COVERED BENEFIT!**

**IF YOU LEAVE THE COUNTRY, THERE ARE NO CAPSTONE BENEFITS!**

Capstone will cover emergency and urgent care services when you are out of your local area. Capstone will not cover any follow up care when you are away from home. You will need to make an appointment to see your PCP when you get home.

If you are unable to get an appointment with your PCP, you may receive care at an urgent care center. Be sure to show your Capstone ID card and ask the provider to send a copy of the medical records to your PCP.

## Covered Services

Getting health care when you need it is as important to Capstone, as it is to you. We want you to be able to see a doctor or get emergency services when you need them. Your PCP will help you get the health care services you need.



Services must be medically necessary. AHCCCS, DES/DDD or Capstone rules, regulations and policies may limit or restrict those services. Some services may need approval or prior authorization. This means that Capstone must approve the service before your appointment or you may be financially responsible. Your PCP or specialist is in charge of getting any approvals needed. If you have questions about the Prior Authorization processes please call your provider or our Capstone Prior Authorization Department.

The following examples of medically necessary services covered by Capstone:

1. 24 hour Emergency Medical Care
2. Abortions to protect the life/health of the mother/in some cases, abortion is covered for rape or incest
3. Limited Behavioral Health Services
4. Dental Services for members 0-20 years of age
5. Durable Medical Equipment (DME) and Adaptive Aids
6. Early and Periodic Screening, Diagnosis and Treatment (EPSDT) services for children from 0 - 20
7. Eye Exams, lenses and frames for members age 0-20 years
8. Women's Services
9. Family Planning & Pregnancy Services
10. Hearing Services to evaluate hearing loss
11. Home Health Care instead of hospitalization when medically necessary and appropriate
12. Hospice Services
13. Inpatient Hospital Services
14. Laboratory, X-Ray and other Diagnostic Services
15. Medical Supplies
16. Nursing (Private Duty)
17. Organ Transplants (some non-experimental)
18. Prescriptions (medications covered by CRS & RBHA are excluded)
19. Routine PCP Visits
20. Specialist Doctor Care for Medically Necessary Conditions not Covered by CRS
21. Rehabilitative Therapies for restoring former functions or skills that may have been lost as the result of an acute illness or injury
22. Emergency and non-emergent medically necessary transportation and self-transport reimbursement is available



## Emergency & Urgent Care

If you have a true emergency, go to the nearest hospital emergency department or call 911. Show your Capstone ID card. Ask the emergency department to send a copy of your medical records to your PCP.

You will need to make an appointment to see your PCP when you get home. Ask for a copy of your medical records or ask that your PCP get a copy. Make sure to show your Capstone ID card at the emergency department or urgent care center. Ask them to bill Capstone for the services.



## Emergency Care

An emergency condition is one that comes on suddenly and is so severe that medical care is required immediately to save your life or prevent serious consequences.

### Examples of emergency conditions include:

- † Severe chest or abdominal pain
- † Difficulty breathing
- † Vomiting that won't stop
- † Vomiting blood
- † Severe headache
- † Severe cuts that won't stop bleeding
- † Large burns
- † Bleeding or abdominal pain associated with pregnancy
- † Poisoning or overdose
- † Broken bones



## Urgent Care

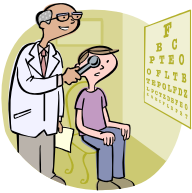
Your PCP can take care of most of your urgent health care needs. If your condition is not an emergency, but does require prompt attention you should call your PCP for an urgent appointment. Call your PCP even if it is after hours or on weekends. Your PCP may be able to take care of the problem over the phone and give you instructions about what to do.

### WARNING!

**Capstone does not cover visits to a hospital emergency department for non-emergency conditions.**



**You may be responsible for the bill if you use an emergency department for a non-emergent problem.**



**Examples of non-emergency conditions** that may require an urgent appointment with your PCP or a visit to an urgent care center include:

- † Cold symptoms
- † Sore throats
- † Cough
- † Earaches
- † Minor cuts or burns
- † Back or ankle strains
- † Rash

**When is a cough something to worry about?**

1. Are you coughing up thick yellow or green phlegm?
2. Are you wheezing (making a whistling sound when you breathe in)?
3. Are you running a temperature higher than 101°F?
4. Are you losing weight without trying?
5. Are you having drenching sweats in bed at night?
6. Are you coughing up blood?

*If you answered yes to any of these questions call your PCP.*

**Quick Tips for Urgent Care**

- † Use the hospital emergency department only for true emergencies.
- † Call your PCP if you have an urgent health care problem.
- † You may use a local urgent care center if you cannot get an appointment with your PCP.



**Behavioral Health Service**

***“The only normal people  
are the one’s you don’t  
know very well!”***

***~ Joe Ancis***

Behavioral health services are available to you through Capstone and the Regional Behavioral Health Authority (RBHA) system. Capstone behavioral health services are limited to:

- ⌘ PCP care for mild anxiety, mild depression and mild attention deficit/hyperactivity disorder (ADHD), including medications.
- ⌘ You will get up to 72 hours of emergency care/crisis stabilization care in the hospital if you are not enrolled in the Regional Behavioral Health Authority (RBHA) system,



**Capstone Key to Behavior Health Services**

- ⌘ You do not need a referral from Capstone to get behavioral services, but Capstone can assist you with the referral process.
- ⌘ If you have any questions about behavioral health services, call your local RBHA.
- ⌘ Call your local RBHA if you have an emergency.
- ⌘ If you have a problem or complaint while getting behavioral health services through RBHA, do not contact Capstone’s Member Service Department. Call your local RBHA client services department, if you have questions or concerns about your behavioral health care.



If you feel you need behavioral health services, you may call your local RBHA. You do not need a referral or authorization to make an appointment. Your PCP, DES/DDD Support Coordinator, or Capstone may direct you to the RBHA system if you may benefit from RBHA services, which include:

- ✧ Evaluation and Screening for behavioral health problems
- ✧ Behavior Management (personal assistance, family support, peer support)
- ✧ Case Management
- ✧ Emergency/Crisis behavioral health care
- ✧ Transportation to your first behavioral health appointment, if necessary
- ✧ Group Therapy and Counseling
- ✧ Family Therapy and Counseling
- ✧ Inpatient Care at a behavioral health facility
- ✧ Blood Tests and X-rays needed to assist in the evaluation and care of behavioral health problems
- ✧ Day Programs
- ✧ Psychosocial Rehabilitation (living skills training, health promotion, pre-job training, education and development, job coaching and employment support)
- ✧ Behavioral Health Medications
- ✧ Respite Care
- ✧ Therapeutic Foster Care

### Behavioral Health Emergencies

If you are feeling anxious, depressed or feel that you might hurt yourself or someone else calls 911 right away. You will talk with a crisis counselor who can help you decide what you should do. **If you are unable to reach a crisis counselor** or you need more help, have a family member or friend take you to the closest emergency department OR call 911 if you do not have transportation.



#### ***First Appointment Only***

For a ride to your first RBHA appointment, call Member Services. For all future appointments call your RBHA.

**Contact information for your local RBHA listed below:**

RBHA	Area Served	Telephone Number
Northern Arizona Regional Behavioral Health Authority	Apache, Coconino, Mohave, Navajo and Yavapai Counties	1-800-640-2123 1-928-774-2070
Navajo Nation Regional Behavioral Health Authority	The Navajo Nation	1-928-871-2266



## Children's Rehabilitative Services

Children's Rehabilitative Services (CRS) is a program of the Arizona Department of Health Services. It provides specialty medical services to children less than 21 years of age. CRS provides care for medical conditions such as:

1. Cerebral Palsy
2. Cleft Lip/Cleft Palate
3. Congenital Heart Defects
4. Cystic Fibrosis
5. Myelomeningocele (Spina Bifida)
6. Scoliosis/Kyphosis
7. Sickle Cell Anemia
8. Uncontrolled Seizure Disorder

This list is only some of the common conditions that are eligible for CRS. Your child can get specialty care for many other conditions. If CRS eligible, your child will get specialty care from the CRS doctor for CRS eligible conditions while you get routine care from your Capstone PCP.

AHCCCS rules say your child must enroll in CRS for eligible specialty services, if you do not have other private/commercial insurance. If you have private insurance, Capstone will pay deductibles or co-payments for pre-approved services.

Capstone may refer you to CRS if you qualify for CRS services. Capstone cannot authorize or cover any services with a specialist through CRS that would duplicate those received through CRS. The Capstone Health Plan Health Services Director can help you with the application process to get your child enrolled in CRS. You can also contact your DDD Support Coordinator for more information.

CRS holds clinics in the following regional offices. CRS doctors may also see children in other Arizona locations. For information, call the regional office closest to you.

CRS REGIONAL OFFICE	ADDRESS	TELEPHONE
Flagstaff	1215 N. Beaver St. Flagstaff, AZ 86001	1-928-773-2054 1-800-232-1018
Phoenix	124 W. Thomas Rd. Phoenix, AZ 85013	1-602-406-6400 1-800-392-2222
Tucson	2600 N. Wyatt Dr. Tucson, AZ 85712	1-520-324-5437 1-800-231-8261
Yuma	2400 Avenue A Yuma, AZ 85364	1-928-344-7095 or call collect



## Children's Preventative Services

### Early and Periodic Screening, Diagnosis and Treatment (EPSDT)

Children have special health care needs and should see their PCP regularly. The EPSDT program is for children from age 0 up to age 21 years old. It is a series of free preventative screenings and services that will help your child stay healthy.

#### Your Primary Care Physician does these EPSDT screenings:

- ☼ Nutrition
- ☼ Complete Physical Exams
- ☼ Dental Screenings
- ☼ Developmental Assessment
- ☼ Health Education
- ☼ Hearing/Speech and Vision Screenings
- ☼ Immunizations (shots)
- ☼ Laboratory Work
- ☼ Mental Health screening and referrals for alcohol and substance abuse treatment
- ☼ Screening for Anemia, Lead, Sickle Cell and TB
- ☼ Dental, Vision (annual eye exams), glasses, and hearing aids are included. Call your PCP for a referral.

You do not have to wait for your child to be sick to make the EPSDT appointment.



#### Capstone Key to Healthy Children

- ! Make sure your child has his/her shots!
- ! Take your child's shot record with you.
- ! Keep your baby in a car seat.
- ! Make sure your child sees the dentist regularly every 6 months or at least once a year.



**The EPSDT program is to help your child stay healthy!**

## Dental Services



### Children

Capstone Health Plan members age 0-20 years can get many dental services including, but not limited to the following:

- ☺ Routine care, including cleanings;  
***! No Prior Auth for ages 3-20 !***
- ☺ Dental x-rays
- ☺ Emergency dental care
- ☺ Fillings
- ☺ Crowns
- ☺ Application of topical fluoride
- ☺ Sealants



### **Capstone Reminders**

We will help you remember! Two times a year we will send dental reminders. You do not have to wait for the reminder to make an appointment to get your teeth cleaned.

Children ages 3 - 20 may use any dentist who has an Arizona AHCCCS ID number. Call the dental office. Make an appointment for a complete routine dental exam. Call Member Services to find a dentist near you.

Capstone Health Plan recommends that children 12 years of age and younger receive care from a Pediatric Dentist. Children under 3 years of age need a referral from their PCP to see a dentist. Capstone must pre-approve these visits.



### Adults



### **ALERT! Non-Routine Services Need Prior Authorization.**

Dental services for Capstone members age 21 and older, ruled by *Arizona law*, ***get limited services***. These services are for emergencies only and ***always needs prior authorization***.

### ***Covered dental services include the following:***

- ☺ Emergency dental services – Medically necessary dental care for members who have a condition that meets the definition of an emergency medical condition is covered. Emergency care is treatment that must be performed immediately and cannot wait until a later time
- ☺ Medically necessary dentures
- ☺ Pre-Transplant dental services

Adult members need to keep good oral health. That means taking care of your teeth. Capstone expects you to do this by brushing and flossing every day. ***Even if routine dental care and cleanings are not covered benefits***, it is important you see your dentist at least twice a year.



### **Dental Care is Important for Your Health.**

**Capstone cares about your teeth and your smile!**







**REQUIRES PRIOR AUTHORIZATION**

## Vision Services



### **Children**

***“The only limits are, as always, those of vision.”***

***~ James Broughton***

Members age 0-20 years are eligible to receive a wide array of vision services including, but not limited to:

- ✓ Regular vision check ups with an eye care specialist
- ✓ Glasses

Children with certain eye problems are eligible to receive specialty eye care through CRS. Eye problems covered through CRS include, but are not limited to:

- ✓ Cataracts
- ✓ Glaucoma
- ✓ Disorders of the optic nerve
- ✓ Retinopathy of pre-maturity

Arizona law limits vision services available to Capstone members age 21 and older.

***Routine Vision Care & Eyeglasses are not covered benefits; because of Arizona State Law.***



### **Adults**

***Capstone covers care for eye problems related to specific medical conditions.***

Examples include:

- ✓ Diabetes
- ✓ Cataracts
- ✓ Glaucoma
- ✓ Macular degeneration
- ✓ Keratoconus
- ✓ Eye injury treatment

## Family Planning



Abstinence, choosing not to be sexually active, is the best way to avoid pregnancy and sexually transmitted diseases such as HIV, Gonorrhea, Syphilis, Chlamydia, Herpes and Venereal Warts. However, if you are sexually active or thinking of becoming sexually active you should see your PCP to obtain family planning services.

### Capstone Pays For Family Planning Services!

- ♀ Family Planning Counseling
- ♀ Physical Examinations
- ♀ Natural Family Planning
- ♀ Tubal Ligation and Vasectomy (over 21 years of age only)
- ♂ Lab Tests and Ultrasounds (when medically necessary)
- ♀ Birth Control Pills
- ♀ Depo-Provera Injections
- ♀ IUD (intrauterine devices)
- ♂ Condoms
- ♀ Diaphragms
- ♂ Contraceptive Foam & Jellies
- ♂ The Morning After Pill
- ♀ Plan B®, a form of the Morning After Pill, which needs authorization, and should be taken within 72 hours of unprotected sex



## Pregnancy Care

Pregnant women need special care. Capstone covers care for you if you become pregnant. Talk to your doctor or call Capstone Health Plan's toll free number 800-336-3874 to find out where to be tested. The best way for you to stay healthy and have a healthy child is to get care as soon as you find out that you are having a baby. Please contact Capstone's Health Services Director as soon as you find out you are pregnant.

You must get a referral from your PCP to get services from an obstetrician, a doctor who specializes in giving pregnancy care. If your PCP has not already referred you, we can help you find an obstetrician to care for you during your pregnancy.

Capstone will pay for the following pregnancy care:

- ♂ Doctor Visits
- ♂ Medications
- ♂ Laboratory Tests
- ♂ Ultrasounds
- ♂ Delivery of Your Baby
- ♂ Child Birth Classes



It is important you make an appointment to see an obstetrician as soon as possible. You will get a regular schedule of appointments to keep throughout your pregnancy. Keeping your appointments and getting good care during your pregnancy is the best way to have a happy, healthy baby.



### **Capstone Key To A Healthy Pregnancy**

1. Let Capstone know as soon as you know that you are pregnant.
2. Keep your doctor's appointments.
3. Tell your obstetrician what medications you are taking.
4. Take childbirth classes at the hospital where your baby will be born. Childbirth classes are available at no cost to members.
5. Do not smoke, drink or take drugs during your pregnancy.
6. Make sure you have a car seat to take your baby home in after he/she is born.



### **Women's Health Care Services**

It is very important for women over the age of eighteen, or who are sexually active to make an appointment every year with their PCP or a gynecologist for a well woman exam. Your provider will decide what referrals or exams & tests to perform.

Capstone will pay for the following services:

- ♂ Doctor's Office Visit
- ♂ Laboratory Tests
- ♂ Pap Smears
- ♂ Mammograms



### **Capstone Key for Women's Health**

1. Your first Pap smear should be when you start having sex or by age 18.
2. Keep having Pap smears once a year until you have had 3 normal ones.
3. Then, you should have a Pap smear every 3 years; unless your doctor thinks you need them more often.
4. Keep having Pap smears throughout your life, even after you have gone through menopause.
5. Age 40 and over should get a mammogram every 1 to 2 years.
6. If you are at risk for breast cancer, such as a family history of breast cancer, your doctor may want you to have mammograms more often or start having them sooner.



## Pharmacy Services

When getting prescriptions filled after hours for medicines not on the formulary, your pharmacist should give you enough until the next business day. Call your PCP as soon as possible.

Please try to get your prescriptions filled during regular business hours, 8a-5p, Monday through Friday; this will make it easier for you to get the help you need should you have any problems.

You may take your prescription to any of the national chain pharmacies and many smaller, independent pharmacies. A list is included in your Provider Directory sent to you in your new member packet. Show the pharmacist your Capstone Health Plan ID card.

If you are enrolled with **CRS or RBHA/NARBHA**, you may get prescriptions from them. You **must** fill those prescriptions through the **CRS or RBHA/NARBHA** pharmacy programs at their pharmacies.

**Do not use your Capstone Health Plan ID card to get those prescriptions filled.**

If you pay for a prescription out of pocket, that Capstone would normally pay, you can get your money back. Please submit receipts within 90 days of the purchase date. You can send a member reimbursement to United Drugs. Contact Capstone for help. Allow 10-12 weeks for processing.

OTC: Over The Counter Drugs: With a prescription, some over-the-counter medications (non-prescription medications) are covered benefits.

If you have private, insurance that covers medications Capstone will pay your co-payments for you. Please be sure to tell us when you have other insurance.

If you need medicine, your PCP or other health care professional will choose one from those listed on the Capstone formulary. The formulary is a list of medicines covered by Capstone.

Medicines not listed on the formulary must be pre-approved. Your PCP or other health care professional will need to fax a Non-Formulary Prior Authorization Request form to United Drugs to get approval for a medication not listed on the Capstone formulary.

**IMPORTANT MEDICARE INFORMATION:** If you have Medicare you will need to get most of your medicine from a special Medicare Prescription Drug Plan. This takes place on January 1, 2006. Capstone will continue to cover some medicines. The Federal Government says you will need to pay a small co-pay. You will get more information. Please call your DDD Support Coordinator or Capstone Health Plan if you have any questions.



FOR YOUR SAFETY KEEP YOUR MEDICATION RECORDS CLOSE!

Medication	Dose	Time of Day	Prescribing Dr.	Refill #



PHARMACY NOTES TO REMEMBER:

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## ***Rx Reimbursement Form***

Member Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Member ID#: A \_\_\_\_\_ Group #: CAP

Healthcare Plan: CAPSTONE HEALTH PLAN, INC.

Attach a detailed receipt from the pharmacy to this form. If the receipt does not have the information needed below, please have your pharmacist fill it in and attach proof of payment.

**WARNING!!! Reimbursement for receipts over 90 days old is not available.**

RX #: \_\_\_\_\_ NCPCP#: \_\_\_\_\_

NDC#: \_\_\_\_\_ RX NAME: \_\_\_\_\_

FILL DATE: \_\_\_\_\_ PRESCRIBER'S NAME: \_\_\_\_\_

QUANTITY FILLED: \_\_\_\_\_ DAY'S SUPPLY: \_\_\_\_\_

RX PRICE: \$ \_\_\_\_\_ / /

*Pharmacist's Signature*

*Date*

Mail Completed Form To:  
Attn: Claims Department  
United Drugs  
7227 N. 16<sup>th</sup> St. Suite 160  
Phoenix, AZ 85020-5256

Note: Reimbursement is according to Capstone's specific benefit design.  
Allow 8 to 12 weeks to process your reimbursement request.

***Please feel free to make copies of this form for future use.  
Call Member Services for help.***

## Common Questions



- Q. Where can I get my prescriptions filled?  
A. You may take your prescription to any national chain pharmacies and many smaller, independent pharmacies.
- Q. What if my prescription is for a medicine Capstone does not cover?  
A. The prescribing health care provider will have to request a prior authorization.
- Q. Does Capstone cover over-the-counter medications?  
A. If you have a written prescription some over-the-counter medications (non-prescription medications) are covered.
- Q. How do I get CRS and/or RBHA/NARBHA medications?  
A. Through the CRS or RBHA/NARBHA pharmacy programs. Capstone does not pay for these prescriptions. **Do not use your Capstone ID card to get these prescriptions.**
- Q. How do I get refills?  
A. The label on your prescription tells you how many refills your PCP has ordered. You may only get one refill at a time. If you do not get automatic refills, call the prescribing health care professional at least two days before you run out.
- Q. What if I am going on vacation?  
A. Please contact Member Services for assistance.
- Q. What if I have other insurance?  
A. We will pay your co-pays for you!
- Q. How can I be reimbursed for prescriptions I paid for?  
A. Call Member Services to see how to get your money back. Please do not send requests without a receipt or with receipts are over 90 days old.

*"Laughter is the sun that drives winter from the human face."*



*~Victor Hugo*



### **Capstone Key to Medicine Use**

- If you take prescription medicines every day, remember to get refills **from Medicare**.
- Never share prescription medicines with anyone else.
- Keep a record of all the medicines you take. Include laughter.

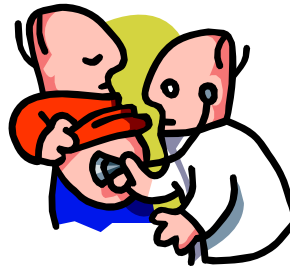
## Preventative Medicine for Adults



Capstone suggests you make an appointment with your PCP each year for a check up. Even if you are feeling well you can use this opportunity to talk about diet, exercise and other wellness issues. You can share your concerns about your health and ask questions about any problems that you may be experiencing. During this exam your PCP may determine that you need to have screening blood tests, x-rays or other diagnostic procedures.

Your PCP may suggest certain immunizations. If medically necessary, Capstone will cover the following services including, but not limited to:

- ⊗ Cholesterol Check
- ⊗ Colorectal Cancer Screening
- ⊗ Breast Exam
- ⊗ Mammogram
- ⊗ Pap Smear
- ⊗ Pneumonia Vaccine
- ⊗ Prostate Screening
- ⊗ Blood Pressure Check
- ⊗ Testicular Exam
- ⊗ Diabetes Screening
- ⊗ Immunizations
- ⊗ Flu Shots



**Why take a chance?**



**An ounce of prevention today is better than a pound of cure tomorrow.**

**Pre-Diabetes** is when a person's sugar levels are higher than normal but not high enough for the diagnosis of diabetes.

About 40% of U.S. adults ages 40-74, or 41 million people, have pre-diabetes. This puts them at increased risk for heart disease and type 2 diabetes. Diabetes symptoms include, but are not limited to:

- ⌘ Increased urination
- ⌘ Increased thirst
- ⌘ Unexplained weight loss

**See your PCP if you have any of these symptoms!**





# Transportation

## A Ride to Medically Necessary Non-Emergent Scheduled Appointments

For a Capstone or CRS covered service contact Member Services with a minimum 24-48 hour notice, **IF** you do not have a:

1. Working vehicle
2. Driver's license
3. Vehicle registration, or you
4. Cannot find a ride



Please check with family and friends first. Transportation for convenience is not a covered service. Transportation for behavioral health is available for the *first appointment only*. Please use the list below when looking for a ride.

<b><u>Services</u></b>	<b><u>Where to Call</u></b>
Capstone/CRS Covered Services	Capstone Health Plan
Foster Care Members	Your DDD Support Coordinator
DDD Therapies	Your DDD Support Coordinator
DDD Ventilator Services	Cara Friday 602-238-9028, ext. 6022
Behavioral Health Services	NARBHA (928) 774-7128

### **PLEASE NOTE**

We are not able to give rides, if you do not have gas money.

We cannot give you a ride to the grocery store or to visit friends and relatives.

However, we can give you a ride to the pharmacy to get a prescription filled.



### **WARNING**

If you do not let Capstone know you no longer need a scheduled ride, you risk losing this benefit.

Please keep Capstone informed.

Do not jeopardize your benefits and services!

## *Common Transportation Questions*



Q. How do I get a ride?

A. You are responsible for arranging your own transportation to appointments. If you do not have transportation or cannot get a ride, Capstone can help you. Please have pick up and drop off addresses and any special needs information when you call.

Q. When do I call for a ride?

A. After you have checked with family and friends for help, Capstone needs 24-48 hours notice, or as soon as you make your appointment. If you do not give us enough notice, we may not be able to arrange a ride and you may need to reschedule. Please have the appointment date and time with pick up and drop off addresses ready when you call.

Q. What if I need to cancel my ride?

A. You can contact Capstone Health Plan or the transport company as soon as you know you will not be able to make the appointment. If you do not notify Capstone or the transport company of your cancellation, you may have to find another form of transportation to get to your appointments.

Q. Where can I get lodging?

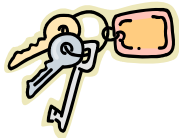
A. Many hotels offer a medical/hospital discount. Ask the desk clerk for details. Capstone can reimburse up to \$50 a night with a receipt and prior authorization. The Ronald McDonald House requires reservations and has two locations. You will pay nothing out of pocket. Ronald McDonald bills Capstone directly. No receipt is needed.

Ronald McDonald House  
Phoenix (602) 264-2654 or Tucson (520) 326-0060

Q. Can I use public transportation?

A. Yes. Call Capstone first and save your receipt.





## Transportation

### Self-Transport Reimbursement Program

*"They change  
their climate,  
not their soul,  
who rush  
across the ocean.*

*~ Horace*



**Be Safe and Enjoy!**

If you drive or someone you know drives you to a Capstone or CRS covered appointment, we can reimburse:

- \$ .20 a mile (*not gas, but we wish we could*)
- \$ \$50.00 a night lodging (*receipt and prior-authorization is required*)
- \$ \$10.00 for meals (*based upon travel time; no receipts required*)



You Need Prior Authorization (*approval*) When:

- \$ CRS is paying for the service
- \$ Capstone is paying for a Specialist service (outside of CRS)
- \$ You use public transportation, and
- \$ **ANY TIME YOU NEED LODGING**



### **Capstone Key to Getting Your Money Back!**



A Reimbursement form is on the following page. You may copy it for future use or call Member Services for more.

All requests must:

- \$ Have prior authorization when needed
- \$ Be Received (not mailed) Within **30 Days** of the Appointment
- \$ Have Proof of Appointment (*ask your doctor for this*)
- \$ Have Hotel Receipt (if prior authorization was approved)

# CAPSTONE HEALTH PLAN, INC.

## Self-Transport Reimbursement Program

<b>X</b>	<b>Requirements Self-Transport Reimbursement:</b>	
	Proof of Appointment. PLEASE Ask your provider for this.	<b>YOU WILL NOT BE REIMBURSED WITHOUT PROOF OF APPOINTMENT.</b>
	Mileage	.20/mile ( <b>MILEAGE ONLY-NO GAS; NO RECEIPTS NECESSARY</b> )
	Meals	\$10/meal or \$30/day maximum ( <b>RECEIPTS NOT NECESSARY</b> )
	Motel - Lodging	\$50/night ( <b>PRIOR AUTH &amp; RECEIPT REQUIRED</b> )
	Ronald McDonald - 602-264-2654 501 E. Roanoke Ave., Phoenix, AZ 85004	<b>FREE (RESERVATIONS &amp; PRIOR AUTH ARE REQUIRED)</b>
	Ronald McDonald - 520-326-0060 2230 E. Speedway Blvd., Tucson, AZ 85719	<b>FREE (RESERVATIONS &amp; PRIOR AUTH ARE REQUIRED)</b>
	<b>REQUEST &amp; PROOF OF APPOINTMENT MUST BE RECEIVED WITHIN 30 DAYS OF APPOINTMENT DATE.</b>	<b>Thank you!</b>

CAPSTONE HEALTH PLAN, INC.  
914 N. San Francisco Street Suite A  
Flagstaff, Arizona 86001

QUESTIONS/AUTHORIZATION  
(928) 779-2113 OR (800) 336-3874 Ext. 109

**Please refer to your member handbook for details OR contact your member services representative with questions.**

Name of CAPSTONE Member: \_\_\_\_\_ ID#: \_\_\_\_\_

Purpose of Trip:

\_\_\_ PCP (Primary Care Provider)

\_\_\_ Specialist (*medical prior auth required*)

\_\_\_ CRS (Children's Rehabilitative Services)

\_\_\_ Dental (*prior auth required if over 20 years of age*)

\_\_\_ Other; Please Describe:

\_\_\_ Vision (*prior auth required if over 20 years of age*)

Date of Travel: \_\_\_\_\_

Appointment Time: \_\_\_\_\_

Traveled To City: \_\_\_\_\_

Traveled From City: \_\_\_\_\_

Starting Mileage: \_\_\_\_\_

Ending Mileage: \_\_\_\_\_

\_\_\_ Day Trip    OR    \_\_\_ Over Night

\_\_\_ Round Trip    OR    \_\_\_ One Way

**Check will be paid to Driver**

**Change of Address/Phone #:**

Driver's Name and Address:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Checks are processed within 30 days of receipt.**

***Please feel free to make copies of this form for future use.***



## Non-Covered Services

The services listed below are examples of services **not covered** by Capstone:

1. Care or Treatment not Medically Necessary
2. Comfort Items, pillows, hot tubs, etc.
3. Dentures, unless medically necessary
4. Exercise or Play Equipment
5. Items for Hygiene
6. Items for the Caregiver's Convenience
7. Wheelchair Ramps or Lifts
8. Maintenance Therapies for Chronic Conditions
9. Medical Care Covered by Another Plan or Agency, i.e., CRS or RBHA
10. Non-Emergency Services that Capstone did not approve
11. Over-the-Counter Medications unless they are in place of a Prescription Medication and Prescribed by Your PCP
12. Personal Care items, such as toothbrushes
13. Plastic Surgery for Cosmetic Purposes
14. Routine Eye Exams and Glasses for Members age 21 and older
15. Routine Foot care by a Podiatrist (unless the member is diabetic)
16. Services that are Experimental or for Research
17. Treatment for basic conditions of alcoholism and drug addiction – Capstone will assist you to get this treatment from your local behavioral health agency
18. Routine Dental & Vision Care for members age 21 and older, unless it is an emergency as defined by AHCCCS

***NOTE: If you have questions about medical services call your Member Services Representative, your DES/DDD Support Coordinator or your PCP.***



### **Capstone Key to Stopping Fraud**



- ! Do not share your member ID card or benefits with anyone for any reason.
- ! Misuse of your benefits may result in termination of benefits and/or legal action.

## Member Complaints



It is important for you to communicate with Capstone if you have any problems or concerns about the care or services you get. You can call or write to your Member Services Representative about any issues you may have including:

- ! Concerns about your health care services
- ! Conflicts with providers or the health plan
- ! A failure to respect your rights, etc.

***“Difficulties are meant to rouse, not discourage. The human spirit is to grow strong by conflict.”***

***~ Unknown***

Member Services will help you address your problems as quickly as possible. You may notify Capstone in an informal way, over the phone or in the mail. This is called a grievance.

## Member Appeals

When your PCP asks Capstone to authorize a service for you, we must make a decision whether or not to cover that service. If Capstone Health Plan decides not to authorize the service, we will send you a letter called a “Notice of Action.”

An action is:

- The denial or limited authorization of a newly requested service.
- The discontinuation, reduction or suspension of a service you are already getting.
- The denial of a claims payment for services provided.

The letter will tell you how to file an appeal if you are not happy with the decision Capstone makes. The letter will also have information about the deadlines you must meet in filing the appeal.

You can give notice of your appeal by telephone or in writing. You, your legal guardian, parent, or provider can file the appeal. You must give written permission to have someone else file an appeal on your behalf.

You may send more information for us to think about when submitting an appeal. When we get your appeal we will notify the Division of Developmental Disabilities (DDD) right away. We will look at the appeal and try to resolve it informally. If, we feel our first decision is correct we will send a formal response to DDD.

DDD will look at the information and make a decision about your appeal within 30 days of the date that we got it. DDD may agree with our decision in which case the service requested will not be given. DDD may overturn our decision in which case we will quickly authorize the services your doctor requested you to receive.

If you are not happy with the DDD decision, you may request a State Fair Hearing. The letter from DDD will explain how to ask for a fair hearing.

If you wish to send your appeal directly to the Division of Developmental Disabilities rather than to Capstone Health Plan, you may do so by contacting DDD at the address and phone number listed below:

Office of Compliance & Review  
Division of Developmental Disabilities, Site Code 791A  
P. O. Box 6123  
Phoenix, AZ 85005

**Telephone:** (602) 542-0419 **Toll Free:** (866) 229-5553 **Fax:** (602) 364-2850

Capstone Health Plan may decide to discontinue or change services you are already receiving. You will be notified by letter if this happens. Your appeal rights and your rights to continue services will be explained in this letter.

If you would like to continue services you must notify Capstone Health Plan within ten days of the date of the decision notice. We will then continue those services during the appeal process to the extent they have been authorized. If you lose your appeal you will be responsible for paying for the services that were continued.

If you believe your health will immediately suffer if Capstone Health Plan does not authorize a service, you may file an **expedited appeal** directly with this office.

We will review your appeal within three days and make a decision. We will try to notify you by telephone about the decision. You will also be notified of the decision by letter. The letter will contain information explaining why we made the decision. It will also explain the next level of appeal rights if you are not happy with the decision.

## **FRAUD AND ABUSE**

**Fraud:** It may be considered fraud if you are asking for services not prescribed by your doctor. This could result in the loss of your DD/ALTCS eligibility and possibly legal action.

***You must be DD/ALTCS eligible to get Capstone Health Plan benefits and services.***

**Abuse:** If you think that you are being abused or exploited in any way, contact your DES/DDD Support Coordinator, your Capstone Member Services Representative and your local police officials.



## Medicare & Other Insurance (TPL)

If you qualify for Medicare, call your DDD Support Coordinator who will update their records and let everyone know.

If you are a Qualified Medicare Beneficiary, you are eligible to get more benefits. These benefits include respite services, chiropractic services, outpatient occupational therapy services and any other services covered by Medicare but not covered by Capstone Health Plan. Additional information about Medicare can be found in the Medicare handbook “Other Things You Should Know About Medicare”. This handbook is available through your local Social Security office.

If you have Medicare or other insurance, Capstone will pay for covered services Medicare does not pay. It is important that you tell your PCP, Capstone and your DDD Support Coordinator about your other health insurance benefits.

Your PCP must bill your other insurance first. Capstone will pay for any outstanding covered services. Please be sure to give your PCP your Capstone information.

If you are covered by Medicare, Capstone Health Plan will no longer be able to pay for the majority of your medications beginning January 1, 2006. After this date you must get your medications through a Medicare contracted Prescription Drug Plan (PDP). Capstone Health Plan will continue to pay for some medications not included in the Medicare pharmacy benefit. The medication categories that Capstone will continue to cover are:

- Benzodiazepines: Commonly used medications in this category include Valium© (generic name diazepam), Ativan© (generic name lorazepam) and others.
- Barbiturates: A commonly used medication in this category is phenobarbital.
- Medically necessary over-the-counter medications.

There are some exceptions to this coverage. You must continue to obtain any benzodiazepines or barbiturates through the behavioral health system (NARBHA) or CRS (Children’s Rehabilitation Services) if those agencies are currently providing those medications to you.

**NOTE:** You will not lose Capstone services if you have Medicare and other private/commercial insurance.



***With Medicare, private insurance and Capstone you have three companies working together to help you with your health care needs!***

***Please report changes in your benefit eligibility to your DES-DDD Support Coordinator.***





## Advance Directives

### Emergency Decision Making

What happens if you become unable to make or communicate your health care decisions? If this happens, advance directives are documents that protect your right to refuse health care you do not want, or to request care you do want. Capstone strongly encourages you to have one or more of these papers.

There are four types of Advance Directives:

1. Living Will
2. Medical Power of Attorney
3. Mental Health Care Power of Attorney
4. Pre-Hospital Medical Directive

Under Arizona law, the following types of health directives are used:

**1. Living Will.** A written statement about follow up health care you may or may not want if you cannot make your own health care decisions. For example, a living will can state whether you want feeding through a tube if you cannot eat or drink on your own or if you are unconscious and unlikely to recover, you may need to stay alive with machines.

**2. Medical Power of Attorney.** A written statement where you name an adult to make health care decisions for you only if you are found incapable to do so.

**3. Mental Health Care Power of Attorney.** A statement in which you name an adult to make mental health care decisions, if you are found incapable to do so.

**4. Pre-Hospital Medical Care Directive.** A piece of paper that states your wishes about refusing certain life-saving emergency care given outside a hospital or in a hospital emergency room. You must complete a *special orange form*.

For both a Living Will and a Medical Power of Attorney, you must choose someone to be your agent. Your agent is the person who will make decisions about your health care if you cannot make them yourself. You can choose a family member or a close friend.



### Making It Legal

**1.** Sign and date it in front of another person, who also signs it. This person cannot:

- Be related to you by blood, marriage, or adoption,
- Have a right to receive any of your personal and private property
- Be appointed as your agent, or
- Be involved with the paying of your health care, **OR**

**2.** Sign and date it in front of a notary public.

The notary public cannot be your agent or any person involved with the paying of your health care.

## Emergency Decision Making (Continued)



### Who should have a copy?

It is very important that you give copies of the Advance Directives to your doctors right away and a copy to any health care facility upon admission. You should give copies to anyone you have named to make health care decisions for you in a health care power of attorney. You may also give copies to close family members and your DDD Support Coordinator. Be sure to keep extra copies for yourself. Review your Advance Directives and update it as needed.

## Changing Your Health Care Plan



Please call Health Care Services at (800) 624-4964 and let them know which health care plan you want if any of the following reasons apply:

1. You did not get a choice of health plans.
2. You did not get notice of your annual enrollment opportunity during your birthday month.
3. You got notice you could make a choice but were you were not able to due to matters out of your control.

## Why choose Capstone Health Plan? Because Capstone Cares!



**We look forward to serving you!**

[illegible]

## TABLE OF CONTENTS ~ ALPHABETICAL

<b>Table of Contents by Page Order.....</b>	<b>3</b>
Advance Directives .....	41-42
Appeals & Complaints .....	38-39
Appointments, Making Them.....	14-16
Appointments with Specialists .....	15
Behavioral Health Services .....	20-21
Change of Address, Telephone Number, Births or Deaths .....	11
Changing Your Health Care Plan.....	42
Children's Rehabilitative Services (CRS).....	22
Children's Preventative Services.....	23
Concerns, How to Report Them.....	10
Covered Services.....	18
Cultural Competency .....	4 & 9
DDD/ALTCS? .....	5
Denials, Suspensions or Termination of Services .....	10
Dental Services.....	24
Emergency & Urgent Care .....	19-20
Family Planning .....	26
Fraud .....	39
ID Card.....	12
Interpretation Services.....	4
Introduction .....	4
Medicare & Other Insurance .....	40
Medicare Prescription Information .....	28
Member/Caregiver Rights & Responsibilities .....	9-11
Member Services.....	5
Non-Covered Services.....	37
Notes to Remember .....	43
Out-of-Area Coverage.....	17
Service Area .....	17
Terms & Definitions.....	6-8
Transportation, Reimbursement Program .....	33-35
Transportation, Reimbursement Request Form (ok to copy) .....	36
Personal Information .....	2
Pharmacy Services .....	28-31
Prescription Notes & Record Sheet.....	29
Pharmacy Reimbursement Form (ok to copy).....	30
Pregnancy Care .....	26
Preventative Medicine for Adults.....	32
Primary Care Physician .....	12-14
Vision Services.....	25
Women's Health.....	27
Traveling Out of Area .....	17